

CHAPTER 13 PLAN

Debtor(s): Litonya D. Collins SS#: xxx-xx-3114 Net Monthly Earnings: \$2,795.14 Case No.: _____
 SS#: _____ Number of Dependents: 0

I. Plan Payments:

(☒) Payroll deduction Order: To Faurecia USA Holdings, Inc. for
 \$ 159.00 ☒ weekly ☐ bi-weekly ☐ semi-monthly ☐ monthly.

Length of plan is 60 months, and the total debt to be paid through the plan is \$ 41,100.00.

☒ Chapter 13 filing fees will be paid through the chapter 13 trustee assigned to the case.

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
Internal Revenue Service	Taxes and certain other debts	\$4,500.00	\$80.00
State of Alabama Dept. of Revenue	Taxes and certain other debts - 2016	\$350.00	\$10.00
State of Alabama Dept. of Revenue	Taxes and certain other debts - 2015	\$350.00	\$10.00
State of Alabama Dept. of Revenue	Taxes and certain other debts - 2014	\$350.00	\$10.00
State of Alabama Dept. of Revenue	Taxes and certain other debts - 2013	\$350.00	\$10.00

B. Total Attorney Fee: \$ 3,000.00 ; \$100.00 paid pre-petition; \$ 2,400.00 to be paid at confirmation and \$ 50.00 per month until paid in full.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular Payment to be Paid	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months Included in Arrearage Amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
Select Portfolio Servicing	\$88,738.04	<input checked="" type="checkbox"/> by Debtor \$518.00	May 2017	\$10,000.00	19	0.00%	\$175.00

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments	Fixed Payment to Begin
Credit Acceptance Co	\$0.00	\$13,697.00	\$14,500.00	\$0.00	2013 Honda Civic	5.50%	\$270.00	Post-Confirmation

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
-NONE-				

IV. Special Provisions (check all applicable boxes):

☒ This is an original plan.

☒ Due to the Debtor's disposable income, this plan proposes to pay the holders of allowed nonpriority unsecured claims that are not separately classified under the plan a pro rata distribution of \$2,220.00.

☒ Other Provisions:

Special Intentions:

Havertys Furniture Co:Debtor is surrendering the Property to Creditor in full satisfaction of the secured claim..

NOTICE TO ALL CREDITORS: THIS PLAN, THE CONFIRMATION ORDER, AND ANY APPROVED MODIFICATION AFFECTS YOUR RIGHTS. THE AMOUNT, IF ANY, THAT YOU MAY RECEIVE ON YOUR ALLOWED CLAIM MAY BE VALUED, MODIFIED, REDUCED, OR RE-CLASSIFIED TO AN UNSECURED STATUS (At which point you will receive a pro rata distribution along with all other unsecured claimants) PURSUANT TO 11 U.S.C. SECTIONS 1325, 1329, 506, AND 502. AT ANY TIME THE DEBTOR OR TRUSTEE MAY AMEND FOR ANY CLAIM OR CAUSE OF ACTION.

1. On any claim not otherwise provided for that is allowed as secured, interest at 5.5% APR will be paid on the secured portion and a fixed payment awarded based on an amortization over the remaining length of the Plan. On any claim not otherwise provided for that is allowed as a priority, it will be awarded a fixed payment without interest over the remaining length of the Plan

2. Debtor(s) proposes to remit to the Standing Chapter 13 Trustee all non-exempt proceeds from any lawsuit or cause of action.

3. COUNSEL FOR DEBTOR AGREES TO PERFORM ALL REQUIRED AND NECESSARY SERVICES REQUIRED FOR THE REQUESTED "NO-LOOK" FEE PURSUANT TO BANKRUPTCY RULE 2016 AND LOCAL RULE 2016-1.

4. NOTICE REGARDING THE ORDER IN WHICH THE TRUSTEE WILL MAKE DISBURSEMENTS FROM FUNDS AVAILABLE TO CREDITORS UNDER THIS PLAN:

FIRST: The Trustee shall be entitled to a Trustee's Fee not to exceed 10% from all non-exempt funds received by the Trustee's Office;

SECOND: If the filing fee is being paid in installments, the Filing Fee (currently \$310.00) will be paid from funds available and in accordance with the Order granting the Application to Pay Filing Fees in Installments;

THIRD: From funds available, the initial Costs of Administration (specifically including attorney fees for debtor(s) counsel shall be paid, and shall not exceed the amount stated above;

FOURTH: From funds available, allowed Secured Claims shall begin to be paid the proposed fixed payment along with Sec. 503(b) Administrative Claims, including attorney fees for debtor(s) counsel as set forth above. Should insufficient funds be available, attorney fees shall be paid first, and then fixed payments pro-rated to secured claimants;

FIFTH: Allowed Priority Claims for Domestic Support;

SIXTH: All other Allowed Priority Claims, including Allowed Priority Tax Claims; and

SEVENTH: Lastly, if unsecured claimants are entitled to receive disbursements under this Plan, General Unsecured Claimants will be paid on a pro rata distribution basis.

5. Debtor(s) will continue to pay pre-petition and post-petition utility service debt (specifically including Alabama Power Electric Service Debt) in the ordinary course of business in lieu of posting a deposit as adequate assurance of future payment under Sec. 366 of the United States Bankruptcy Code. Debtor(s) acknowledges that the automatic stay does not bar the efforts of any utility service company (specifically including Alabama Power) to collect pre-petition and post-petition utility service debt.

Attorney for Debtor Name/Address/Telephone #

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Dated:

04/28/2017

Litonya D. Collins

Signature of Debtor